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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J.LBR 9004-1

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Attorney for Creditor

In re:

Joseph Tanner,

Debtor.

Chapter 13

Case No. 19-11409-VFP

Hearing Date: August 20, 2020

by Clerk

Order Filed on August 26, 2020

U.S. Bankruptcy Court

District of New Jersey

Judge Vincent F. Papalia

CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY

The relief set forth on the following pages is hereby **ORDERED**.

DATED: August 26, 2020

Honorable Vincent F. Papalia United States Bankruptcy Judge Debtor: Joseph Tanner Case No.: 19-11409-VFP

Caption of Order: CONSENT ORDER RESOLVING MOTION TO VACATE

AUTOMATIC STAY

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay ("Motion") filed by Specialized Loan Servicing LLC as servicing agent for U.S. Bank National Association, as Trustee for the Banc of America Funding 2007-6 ("Movant"), whereas, as of August 19, 2020, the post-petition arrearage was \$6,075.08 and whereas the Debtor and Movant seek to resolve the Motion, it is hereby **ORDERED**:

- 1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor's interest in the following property: 222-228 Monroe Avenue, Plainfield, New Jersey, 07060 ("Property") provided that the Debtor complies with the following:
 - a. The Debtor shall cure the total post-petition arrearage by tendering the full amount of the arrearage in the amount of \$6,075.08 directly to Creditor on or before August 31, 2020;
 - b. The Debtor shall resume making the regular contractual monthly payments directly to Creditor as each becomes due, beginning with the September 1, 2020 payment and continuing thereon per the terms of the underlying loan; and
 - c. Remain current on all post-petition payment obligations, as well as all payments being paid through the Chapter 13 Plan.
- 2. The Debtor will be in default under the Consent Order in the event that the Debtor fail to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fail to make any payment due to Movant under the Chapter 13 Plan.
- 3. If the Debtor fail to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel

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for the Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. §362(a) permitting Creditor to exercise any rights under the loan documents with respect to the Property.

4. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$181.00, respectfully to be paid through the modified Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ Donald C. Goins
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